

Massachusetts Clean Water Trust
Series 22
Whately Loan Amortization
DW-16-11

| | | | |
|-----------------------|------------|------------------------------------|------------|
| Loan Amount Approved | 440,000.00 | Loan Origination Fee (\$5.00/1000) | 0.00 |
| Principal Forgiveness | - | Loan Term (in years) | 20 |
| Amount to be Financed | 440,000.00 | Loan Rate | 2.00% |
| | | Closing Date | 10/24/2019 |
| | | First Interest Payment | 1/15/2020 |
| | | First Principal Payment | 7/15/2020 |

| Date | Principal | Interest | Total Debt Service | Admin Fee (0.15%) | Loan Origination Fee | Total Debt Service | Annual Debt Service |
|------------|------------|-----------|--------------------|----------------------|-------------------------|-----------------------|---------------------|
| 10/24/2019 | | | | | | | |
| 1/15/2020 | | 1,980.00 | 1,980.00 | 148.50 | | 2,128.50 | 2,128.50 |
| 7/15/2020 | 17,799.00 | 4,400.00 | 22,199.00 | 330.00 | | 22,529.00 | |
| 1/15/2021 | | 4,222.01 | 4,222.01 | 316.65 | | 4,538.66 | 27,067.66 |
| 7/15/2021 | 18,185.00 | 4,222.01 | 22,407.01 | 316.65 | | 22,723.66 | |
| 1/15/2022 | | 4,040.16 | 4,040.16 | 303.01 | | 4,343.17 | 27,066.83 |
| 7/15/2022 | 18,581.00 | 4,040.16 | 22,621.16 | 303.01 | | 22,924.17 | |
| 1/15/2023 | | 3,854.35 | 3,854.35 | 289.08 | | 4,143.43 | 27,067.60 |
| 7/15/2023 | 18,984.00 | 3,854.35 | 22,838.35 | 289.08 | | 23,127.43 | |
| 1/15/2024 | | 3,664.51 | 3,664.51 | 274.84 | | 3,939.35 | 27,066.77 |
| 7/15/2024 | 19,397.00 | 3,664.51 | 23,061.51 | 274.84 | | 23,336.35 | |
| 1/15/2025 | | 3,470.54 | 3,470.54 | 260.29 | | 3,730.83 | 27,067.18 |
| 7/15/2025 | 19,819.00 | 3,470.54 | 23,289.54 | 260.29 | | 23,549.83 | |
| 1/15/2026 | | 3,272.35 | 3,272.35 | 245.43 | | 3,517.78 | 27,067.61 |
| 7/15/2026 | 20,249.00 | 3,272.35 | 23,521.35 | 245.43 | | 23,766.78 | |
| 1/15/2027 | | 3,069.86 | 3,069.86 | 230.24 | | 3,300.10 | 27,066.88 |
| 7/15/2027 | 20,689.00 | 3,069.86 | 23,758.86 | 230.24 | | 23,989.10 | |
| 1/15/2028 | | 2,862.97 | 2,862.97 | 214.72 | | 3,077.69 | 27,066.79 |
| 7/15/2028 | 21,139.00 | 2,862.97 | 24,001.97 | 214.72 | | 24,216.69 | |
| 1/15/2029 | | 2,651.58 | 2,651.58 | 198.87 | | 2,850.45 | 27,067.14 |
| 7/15/2029 | 21,598.00 | 2,651.58 | 24,249.58 | 198.87 | | 24,448.45 | |
| 1/15/2030 | | 2,435.60 | 2,435.60 | 182.67 | | 2,618.27 | 27,066.72 |
| 7/15/2030 | 22,068.00 | 2,435.60 | 24,503.60 | 182.67 | | 24,686.27 | |
| 1/15/2031 | | 2,214.92 | 2,214.92 | 166.12 | | 2,381.04 | 27,067.31 |
| 7/15/2031 | 22,547.00 | 2,214.92 | 24,761.92 | 166.12 | | 24,928.04 | |
| 1/15/2032 | | 1,989.45 | 1,989.45 | 149.21 | | 2,138.66 | 27,066.70 |
| 7/15/2032 | 23,038.00 | 1,989.45 | 25,027.45 | 149.21 | | 25,176.66 | |
| 1/15/2033 | | 1,759.07 | 1,759.07 | 131.93 | | 1,891.00 | 27,067.66 |
| 7/15/2033 | 23,538.00 | 1,759.07 | 25,297.07 | 131.93 | | 25,429.00 | |
| 1/15/2034 | | 1,523.69 | 1,523.69 | 114.28 | | 1,637.97 | 27,066.97 |
| 7/15/2034 | 24,050.00 | 1,523.69 | 25,573.69 | 114.28 | | 25,687.97 | |
| 1/15/2035 | | 1,283.19 | 1,283.19 | 96.24 | | 1,379.43 | 27,067.40 |
| 7/15/2035 | 24,572.00 | 1,283.19 | 25,855.19 | 96.24 | | 25,951.43 | |
| 1/15/2036 | | 1,037.47 | 1,037.47 | 77.81 | | 1,115.28 | 27,066.71 |
| 7/15/2036 | 25,106.00 | 1,037.47 | 26,143.47 | 77.81 | | 26,221.28 | |
| 1/15/2037 | | 786.41 | 786.41 | 58.98 | | 845.39 | 27,066.67 |
| 7/15/2037 | 25,652.00 | 786.41 | 26,438.41 | 58.98 | | 26,497.39 | |
| 1/15/2038 | | 529.89 | 529.89 | 39.74 | | 569.63 | 27,067.02 |
| 7/15/2038 | 26,210.00 | 529.89 | 26,739.89 | 39.74 | | 26,779.63 | |
| 1/15/2039 | | 267.79 | 267.79 | 20.08 | | 287.87 | 27,067.51 |
| 7/15/2039 | 26,779.00 | 267.79 | 27,046.79 | 20.08 | | 27,066.87 | |
| 1/15/2040 | | | | | | | 27,066.87 |
| | 440,000.00 | 96,251.62 | 536,251.62 | 7,218.87 | | 543,470.49 | 543,470.49 |